

Abstract of the Disclosure

A system and means for facilitating transactions between central and remote facilities utilizes electronic communications devices, and computing equipment for concurrently or nonconcurrently transmitting voice, music, audio, data, images, video, optic information, and/or signals. Such systems are used to market, sell, finance, and insure goods and/or services. A study of these systems shows that they fall short because none of them take all types of customer personalities into consideration. A system is needed which provides the customers with more latitude and fewer limitations in shopping for goods and services, or for engaging in business transactions. Such a system and means are provided herein, which meet the needs and desires of independent customers, more dependent customers, and a third, or passive, group of customers. All customer types can at anytime request help from a centrally staffed live attendant.